

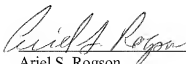
REMARKS

The amendments presented herein reflect an amendment agreed to between the undersigned and the Examiner, but not reflected in the Examiner's Amendment mailed with the Notice of Allowance (inserting the term "computer-implemented" in the preamble of claim 1), and replacing the term "user" with the term "agent" in the preambles of claims 1, 11, 15, 16, and 20 (support for the term "agent" can be found in the specification at page 1, line 19).

Applicant respectfully submits that the above amendments do not materially affect the application. Applicant respectfully requests the Examiner to enter the amendment. Applicant understands that the deadline for payment of the Issue Fee continues to run from the March 5, 2006 date of mailing of the Notice of Allowance.

Respectfully submitted,

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